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EXHIBIT NO. 3
DATE 3-12-15
BILL NO. HB 118
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March 12, 2015

To: Senate Business, Labor and Economic Affairs Committee

From: Bill Roberts, AARP Montana Volunteer Advocate

Re: Support HB 118," Allow for electronic delivery of insurance policies"

Mr. Chairman and members of the committee, for the record my name is Bill Roberts and I am a volunteer advocate of AARP Montana. AARP supports this bill as amended in the House.

We recognize that in today's world of electronic communications some consumers want the convenience of opting into receiving notices and other documents by email. However, it is important that the bill retain the provisions that new policyholders receive a printed copy of their policy in the mail and that notices of cancellation, nonrenewal or discontinuation also be snail mailed. This is especially important for situations in which someone with a power attorney takes over the financial duties for person who is incapacitated. Finding a paper copy of an insurance policy can make a huge difference to someone handling the financial affairs of relative or friend. If all evidence of coverage exists only electronically or if cancellation notices come only on password protected computers, the POA might never know coverage exists.

I appreciate your time today and urge a do pass on HB 118 as amended. Thank you.

Real Possibilities